

**Information to identify the case:**

Debtor 1	<u>Rachel M. Yantos</u>	Social Security number or ITIN	xxx-xx-0992
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22710-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rachel M. Yantos

2/21/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**



In re:  
Rachel M. Yantos  
Debtor

Case No. 21-22710-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 21, 2023

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:

Recip ID	Recipient Name and Address
db	Rachel M. Yantos, 407 Church St, New Alexandria, PA 15670-3123
15441948	AES/ Key Bank, PO Box 61047, Harrisburg, PA 17106-1047
15441949	AES/Lifr Slr, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
15441950	Amex/Macys, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15441958	+ Excelsa Health Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15441959	Excelsa Health Hospital PP, PO Box 645677, Pittsburgh, PA 15264-5254
15441960	Hanger Clinic, 370200 RD Pittsburgh PA Clinic Closet 33, Pittsburgh, PA 15122-1841
15441961	Latrobe Hospital, 1 Mellon Way, Latrobe, PA 15650-1197
15441962	Macy's American Express, PO Box 71361, Philadelphia, PA 19176-1361
15441963	MedExpress, PO Box 14000, Belfast, ME 04915-4033
15441965	Pnc Bank, N.A., Cleveland, OH 44101
15441966	Radiologic Consultants LTD, 717 E Pittsburgh St, Greensburg, PA 15601-2636
15569209	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15441974	+ Westmoreland Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 22 2023 09:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 22 2023 09:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Feb 22 2023 09:19:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15441952	EDI: BANKAMER.COM	Feb 22 2023 09:19:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
15441953	EDI: BANKAMER.COM	Feb 22 2023 09:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15441954	+ EDI: BANKAMER.COM	Feb 22 2023 09:19:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
15441951	EDI: BANKAMER.COM	Feb 22 2023 09:19:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
15553142	EDI: Q3G.COM		



District/off: 0315-2

User: auto

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		Feb 22 2023 09:19:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15551800	EDI: DISCOVER.COM	Feb 22 2023 09:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15441956	EDI: DISCOVER.COM	Feb 22 2023 09:19:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15441957	+ EDI: DISCOVER.COM	Feb 22 2023 09:19:00	Discover Financial Svcs LLC, PO Box 6103, Carol Stream, IL 60197-6103
15569217	EDI: JEFFERSONCAP.COM	Feb 22 2023 09:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15564759	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2023 04:18:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15441964	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2023 04:18:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176-1335
15441955	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2023 04:18:00	BBVA, Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296-0001
15441967	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/American Eagle DC, PO Box 960013, Orlando, FL 32896-0013
15441968	EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15441969	EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/Care Credit DC, C/o, PO Box 965036, Orlando, FL 32896-5036
15441970	EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/Old Navy DC, PO Box 960017, Orlando, FL 32896-0017
15442116	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15441971	EDI: RMSC.COM	Feb 22 2023 09:19:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15441972	EDI: RMSC.COM	Feb 22 2023 09:19:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15441973	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 22 2023 04:18:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026
15569329	EDI: BANKAMER.COM	Feb 22 2023 09:19:00	WOODFOREST NATIONAL BANK, c/o Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WOODFOREST NATIONAL BANK

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.



District/off: 0315-2

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor WOODFOREST NATIONAL BANK bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
John Michael Quain, Jr.	on behalf of Defendant Educational Credit Management Corporation jquain@barley.com jfrench@barley.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Debtor Rachel M. Yantos robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Plaintiff Rachel M. Yantos robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com

TOTAL: 7